

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application Jay S. WALKER et al. ) Customer No.: 22927  
of: )

For: METHOD AND APPARATUS FOR ) Examiner D. Smith  
PROCESSING A CHARGE APPLIED )  
TO FINANCIAL ACCOUNTS )

Serial No.: 09/098,481 ) Group Art Unit: 2763  
)

Filing Date: June 16, 1998 ) Docket No.: 98-017

Assistant Commissioner for Patents  
Washington, D.C. 20231

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APR 28 2000

GROUP 2700

TRANSMITTAL LETTER

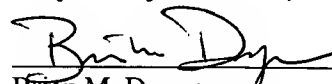
Sir:

Applicants hereby submit the following documents for the above-identified patent application:

1. Certificate of First Class Mail, (in duplicate);
2. Supplemental Information Disclosure Statement;
3. Form PTO-1449;
4. Copy of references cited ( ); and
5. Acknowledgment Postcard.

The Commissioner is hereby authorized to charge \$ 240.00 to Deposit Account No. 50-0271 for the fees required for the enclosed. Order No. 98-017. The Commissioner is further authorized to charge any further required fees, or to credit any overpayment, to Deposit Account No. 50-0271. Order No. 98-017. A duplicate copy of this authorization is attached for such purpose.

Respectfully submitted,




Brian M. Dugan  
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April 18, 2000  
Date

Certificate of Mailing

I hereby certify that this correspondence is being sent via first class mail in an envelope with sufficient postage addressed to Assistant Commissioner for Patents, Washington, D.C. 20231 on April 18, 2000.

Jill Doherty  
Name of Person Making Deposit

  
Signature

April 19, 2000  
Date

**CERTIFICATE OF MAILING BY FIRST CLASS MAIL (37 CFR 1.8)**

Applicant(s): MIK et al.

Docket No.

98-017

Serial No.

09/098,481

Filing Date

June 16, 1998

Examiner

D. Smith

Group Art Unit

2763

Invention: **METHOD AND APPARATUS FOR PROCESSING A CHARGE APPLIED TO FINANCIAL ACCOUNTS****RECEIVED****APR 28 2000****GROUP 2700**I hereby certify that this Supplement Information Disclosure Statement and PTO Form 1449

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is being deposited with the United States Postal Service as first class mail in an envelope addressed to: The

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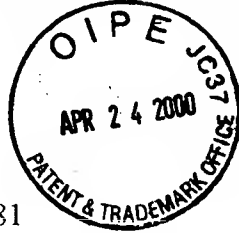
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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Applicants: MIK et al.

Application No.: 09/098,481

Filed: June 16, 1998

For: METHOD AND APPARATUS FOR  
PROCESSING A CHARGE  
APPLIED TO A FINANCIAL  
ACCOUNT

Customer No.: 22927

) Group Art Unit: 2763

) Examiner: D. Smith  
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GROUP 2700

Assistant Commissioner for Patents  
Washington, D.C. 20231

**INFORMATION DISCLOSURE STATEMENT**

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed below and on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider these items and to independently ascertain their teaching.

- A. U.S. Patent No. 5,745,556 entitled "INTERACTIVE AND INFORMATION DATA SERVICES TELEPHONE BILLING SYSTEM" issued to Ronen, on April 28, 1998.
- B. U.S. Patent No. 5,864,610 entitled "INTERACTIVE AND INFORMATION DATA SERVICES TELEPHONE BILLING SYSTEM" issued to Ronen, on January 26, 1999.
- C. International Search Report WO 99/44111, February 25, 1999.
- D. European Patent Application No. EP 0 765 068 A2 entitled "INTERACTIVE AND INFORMATION DATA SERVICES TELEPHONE BILLING SYSTEM".
- E. "Reaching Out in New Directions", First Data Corporation – Merchant Services.

1. ☐ Any copy of the items listed above and on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior ☐ Continuation, ☐ Divisional or ☐ Continuation in part application filed under 37 C.F.R. §§ 1.53 or 1.60, U.S. Serial No. \_\_\_\_\_, filed \_\_\_\_\_.
2. ☐ For each of the following items listed above and on the enclosed copy of Form PTO-1449 that is not in the English language, a European Search Report from a counterpart European application is enclosed. Such items are marked as reference letter(s): \_\_\_\_\_.
3. ☐ For each of the following items listed above and on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application. Such items are marked as reference letter(s): \_\_\_\_\_.
4. ☐ In addition to the citations listed above, applicants respectfully direct the Examiner's attention to the following U.S. patent applications, which are commonly assigned to the assignee of the instant application, and which may be deemed pertinent to the instant application:

<u>Serial No.</u>	<u>Inventors</u>	<u>Filing Date</u>	<u>Group Art Unit</u>	<u>Examiner's Init.</u>
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The Examiner is respectfully requested to fully consider and independently ascertain the teachings and relevance of those applications with respect to the instant application. These applications have not been listed on the accompanying Form PTO-1449 in order to preserve their secrecy during the course of their prosecution.

5. ☐ No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
  - ☐ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
  - ☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491.
  - ☐ 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office Action on the merits.
6. ☐ No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. 1.97(c), after the period specified in paragraph 5 above but before the mailing date of a

final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 10 below.

7. ☒ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c) after the period specified in paragraph 5 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action). The fee due under 37 C.F.R. §1.17(p) is to be paid as set forth in paragraph 11 below.
8. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in accordance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a Notice of Allowance, but before the payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 10 below; and
  - b. the attached petition requesting consideration of this Information Disclosure Statement; and
  - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 11 below.
9. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:
- ☐ 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition to Withdraw Application from Issue;
  - ☐ 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition to Withdraw Application from Issue.
  - ☐ The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 11 below.
10. ☐ I hereby certify:
- ☐ that each item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent

office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. A copy of such communication is enclosed.

- ☐ that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.


11. ☒ Please accept payment of the fees due as indicated below:

- ☐ A check in the amount of \$240.00 is enclosed in payment of the fee due under 37 C.F.R. 1.17(p).
- ☒ The Commissioner is hereby authorized to charge \$240.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(p). A duplicate copy of this sheet is attached for such purpose
- ☐ A check in the amount of \$130.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(i)(1).
- ☐ The Commissioner is authorized to charge \$130.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(i)(1). A duplicate copy of this sheet is attached.

12. ☒ The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 50-0271. A copy of this authorization is attached.

April 19, 2000  
Date

Respectfully submitted,

  
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